Form PTO-1449 L PATENT AND TI	ARTMENT OF COMMERCE ARK OFFICE	ATTY. DOCKET NO. 1399-03		SERIAL NO. 10/766, 367								
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KN	AL	EP 0 997 959 B1	05/03/00	Europe			х					
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LIST OF PRIOR ART CITED BY APPLICANT  (Use several sheets if necessary)				FILING DATE 01/28/04		GROUP 2876					
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KN	AA	2002/0095960 (WO 01/97300 A1)	07/25/02	S. Grover							
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		T. Haghiri, "Vom Plastik Zur Chipkarte" 1999, Carl Hanser Verlag, Munchen, XP002282743									
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